

Amendments to the claims:

Listing of claims:

Claim 1 (Currently Amended) A method, comprising:

receiving, by a payment service provider via a network, a request to execute a payment to a payee on behalf of a network user, wherein the network user is associated with a plurality of registrations with the payment service provider, and the request is associated with a first registration of the plurality of registrations;

determining, by the payment service provider, if the request will be accepted for execution by examining previous requests executed on behalf of the network user, wherein the previously executed requests are associated with previous debits directed from one or more accounts associated with the network user, wherein at least one of the previously executed requests is associated with a second registration of the plurality of registrations; and

if the determination is to accept the request for execution, directing a debit from an account of the one or more accounts associated with the network user and directing a credit to the payee.

Claim 2 (Currently Amended) A method, comprising:

receiving, by a payment service provider via a network, a request to execute a payment to a payee on behalf of a network user, wherein the network user is associated with a plurality of registrations with the payment service provider and the request is associated with a first registration of the plurality of registrations;

identifying, by the payment service provider, the first registration and at least one second registration of the plurality of registrations;

examining previously executed payments associated with each identified registration to determine if the request will be accepted for execution, wherein the previously executed payments are associated with previous debits directed from one or more accounts associated with the network user; and

transmitting, via the network, the determination.

Claim 3 (Previously Presented) The method of claim 2, wherein:

the determination is transmitted to the network user; and
the transmission is a real-time transmission.

Claim 4 (Previously Presented) The method of claim 2, further comprising:

determining a total monetary value of previously executed payments executed on behalf of the network user in one or more time periods, wherein at least one of the previously executed payments is associated with the at least one second registration;

determining if the total monetary value of previously executed payments executed in the one or more time periods exceeds one or more threshold values; and

if the determination is the total monetary value of previously executed payments executed in the one or more time periods does exceed one or more threshold values, not accepting the request for execution.

Claim 5 (Previously Presented) The method of claim 4, wherein:

the request includes a user identifier associated with the first registration, wherein the user identifier is further associated with a sponsor; and

at least one of the one or more threshold values and the one or more time periods is based upon the identity of the sponsor.

Claim 6 (Original) The method of claim 4, further comprising:

determining if the total monetary value of previously executed payments in the one or more time periods in combination with an amount of the payment exceeds one or more threshold values; and

if so determined, not accepting the request for execution.

Claim 7 (Previously Presented) The method of claim 2, further comprising:

determining the total number of previously executed payments executed on behalf of the

network user in one or more time periods, wherein at least one of the previously executed payments is associated with the at least one second registration;

determining if the total number of previously executed payments executed in the one or more times periods exceeds one or more values; and

if the determination is the total number of previously executed payments executed in the one or more time periods does exceed one or more values, not accepting the request for execution.

Claim 8 (Previously Presented) The method of claim 7, wherein:

the request includes a user identifier associated with the first registration, wherein the user identifier is further associated with a sponsor; and

at least one of the one or more values and the one or more time periods is based upon the identity of the sponsor.

Claim 9 (Original) The method of claim 2, wherein the payment is one of (1) a payment of a bill, (2) a gift, (3) a payment for the purchase of goods or services made via the network, and (4) a payment for goods or services purchased from an Internet auction.

Claim 10 (Previously Presented) The method of claim 2, if the determination is to accept the request for execution, further comprising:

directing a debit from an account associated with the network user at a first time; and
directing a credit to the payee at a second time.

Claim 11 (Previously Presented) The method of claim 46, further comprising:

examining previously executed payments associated with each identified registration to determine the time period.

Claim 12 (Previously Presented) The method of claim 46, further comprising:

determining the time period based on at least one of (1) an amount of the payment, (2) the

identity of the network user, (3) an association maintained by the network user with a sponsor, and (4) payments previously executed on behalf of the network user.

Claim 13 (Canceled)

Claim 14 (Canceled)

Claim 15 (Canceled)

Claim 16 (Previously Presented) The method of claim 46, wherein the time period is determined at least in part by:

- determining a total monetary value of previously executed payments executed in one or more time periods; and

- determining if the total monetary value of previously executed payments executed in the one or more time periods exceeds one or more threshold values.

Claim 17 (Previously Presented) The method of claim 16, wherein:

- the request includes a user identifier associated with the first registration, wherein the user identifier is further associated with a sponsor; and

- at least one of the one or more threshold values and the one or more time periods of the previously executed payments is based upon the identity of the sponsor.

Claim 18 (Previously Presented) The method of claim 46, wherein the time period is determined at least in part by:

- determining if the total monetary value of previously executed payments in the one or more time periods in combination with an amount of the payment exceeds one or more threshold values.

Claim 19 (Previously Presented) The method of claim 46, wherein the time period is determined

at least in part by:

determining a total number of previously executed payments executed in one or more time periods; and

determining if the total number of previously executed payments executed in the one or more time periods exceeds one or more values.

Claim 20 (Previously Presented) The method of claim 19, wherein:

the request includes a user identifier associated with the first registration, wherein the user identifier is further associated with a sponsor; and

at least one of the one or more values and the one or more time periods of the previously executed payments is based upon the identity of the sponsor.

Claim 21 (Currently Amended) A system, comprising:

a communications port configured to receive and to transmit information via a network;

a memory configured to store a plurality of registrations with a payment service provider on behalf of a network user and information associated with each previously executed payment for the plurality of registrations; and

a processor in communication with the communications port and the memory and configured to (1) receive a request to execute a payment to a payee on behalf of the network user, the request associated with a first registration of the plurality of registrations, (2) identify the first registration and at least one second registration of the plurality of registrations stored in the memory, (3) identify previously executed payments associated with each identified registration stored in memory, (4) determine if the request will be accepted for execution based upon the identified previously executed payments, wherein the previously executed payments are associated with previous debits directed from one or more accounts associated with the network user, and (5) cause a notice of the determination to be transmitted.

Claim 22 (Previously Presented) The system of claim 21, wherein the processor is further configured to cause the notice to be transmitted to the network user in real-time.

Claim 23 (Currently Amended) The system of claim 21, wherein the processor is further configured to (1) determine a total monetary value of previously executed payments on behalf of the network user in one or more time periods, wherein at least one of the previously executed payments is associated with the at least one second registration, (2) determine if this total exceeds one or more threshold values, and (3) if the determination of this total exceeds one or more threshold values, determine not to accept the request for execution.

Claim 24 (Previously Presented) The system of claim 23, wherein:

the request includes a user identifier associated with the first registration, wherein the user identifier is further associated with a sponsor; and

at least one or the one or more threshold values and the one or more time periods is based upon the identity of the sponsor.

Claim 25 (Original) The system of claim 23, wherein the processor is further configured to (1) determine the total monetary value of previously executed payments executed in the one or more time periods in combination with an amount of the payment exceeds one or more threshold values, and (2) if so, determine not to accept the request for execution.

Claim 26 (Previously Presented) The system of claim 21, wherein the processor is further configured to (1) determine the total number of previously executed payments executed in one or more time periods, (2) determine if the total number of previously executed payments executed in the one or more time periods, plus the present request, exceeds one or more values, and (3) if the determination is the total number of previously executed payments executed in the one or more time periods, plus the present request, exceeds one or more values, determine not to accept the request for execution.

Claim 27 (Previously Presented) The system of claim 26, wherein:

the request includes a user identifier associated with the first registration, wherein the

user identifier is further associated with a sponsor; and

at least one of the at least one values and the one or more time periods is based upon the identity of the sponsor.

Claim 28 (Original) The system of claim 21, wherein the payment is one of (1) a payment of a bill, (2) a gift, (3) a payment for the purchase of goods or services made via the network, and (4) a payment for goods or services purchased from an Internet auction.

Claim 29 (Previously Presented) The system of claim 21, wherein:

if the processor determines to accept the request for execution, the processor is further configured to (1) direct a debit from an account associated with the network user at a first time, and (2) direct a credit to the payee at a second time.

Claim 30 (Previously Presented) The system of claim 49, wherein the processor is further configured to determine the time period based upon the identified previously executed payments.

Claim 31 (Previously Presented) The system of claim 49, wherein the processor is further configured to determine the time period based upon at least one of (1) an amount of the payment, (2) the identity of the network user, (3) an association maintained by the network user with a sponsor, and (4) payments previously executed on behalf of the network user.

Claim 32 (Canceled)

Claim 33 (Canceled)

Claim 34 (Canceled)

Claim 35 (Canceled)

Claim 36 (Previously Presented) The system of claim 49, wherein the time period is determined at least in part by configuring the processor to:

- determine a total monetary value of the identified transactions executed in one or more time periods; and

- determine at least one of: (i) if the total monetary value of the identified transactions executed in the one or more time periods exceeds one or more threshold values and (ii) if the total monetary value of the identified transactions executed in the one or more time periods, plus a monetary value of the request, exceeds one or more threshold values.

Claim 37 (Previously Presented) The system of claim 36, wherein:

- the request includes a user identifier associated with the first registration, wherein the user identifier is further associated with a sponsor; and

- at least one of the one or more threshold values and the one or more time periods of the previously executed payments is based upon the identity of the sponsor.

Claim 38 (Previously Presented) The system of claim 49, wherein the time period is determined at least in part by configuring the processor to:

- determine a total number of identified transactions executed in one or more time periods; and

- determine at least one of: (i) if the total number of identified transactions executed in the one or more time periods exceeds one or more threshold values and (ii) if the total number of identified transactions executed in the one or more time periods, plus the present request, exceeds one or more threshold values.

Claim 39 (Previously Presented) The system of claim 38, wherein:

- the request includes a user identifier associated with the first registration, wherein the user identifier is further associated with a sponsor; and

- at least one of the one or more threshold values and the one or more time periods of the identified executed transactions is based upon the identity of the sponsor.

Claim 40 (Currently Amended) A system, comprising:

a communications port configured to receive and to transmit information via a network;
a memory configured to store information associated with previous payment requests executed on behalf of a network user; and

a processor in communication with the communication port and the memory configured to (1) receive a request to execute a payment to a payee on behalf of the network user, wherein the network user is associated with a plurality of registrations with a payment service provider, and the request is associated with a first registration of the plurality of registrations, (2) examining the information associated with previous payment requests stored in the memory, wherein at least one of the previous payment requests is associated with a second registration of the plurality of registrations, to determine if the request will be accepted for execution, wherein the previous payment requests are associated with previous debits directed from one or more accounts associated with the network user, and (3) if the determination is to accept the request for execution, to direct a debit from an account associated with the network user and direct a credit to the payee.

Claim 41 (Canceled)

Claim 42 (Previously Presented) The method of claim 1, wherein each of the plurality of registrations are associated with a respective one of a plurality of user identifiers of the network user.

Claim 43 (Previously Presented) The method of Claim 42, wherein at least one of the plurality of registrations is associated with the network user registering with the payment service provider via a sponsor.

Claim 44 (Previously Presented) The method of claim 2, wherein each of the plurality of registrations are associated with a respective one of a plurality of user identifiers of the network

user.

Claim 45 (Previously Presented) The method of claim 44, wherein at least one of the plurality of registrations is associated with the network user registering with the payment service provider via a sponsor.

Claim 46 (Previously Presented) The method of claim 10, wherein the second time is subsequent to the first time, and wherein a time period between the first time and the second time is a determined time period.

Claim 47 (Previously Presented) The system of claim 21, wherein each of the plurality of registrations are associated with a respective one of a plurality of user identifiers of the network user.

Claim 48 (Previously Presented) The system of claim 47, wherein at least one of the plurality of registrations is associated with the network user registering with the payment service provider via a sponsor.

Claim 49 (Previously Presented) The system of claim 29, wherein the second time is subsequent to the first time, and wherein a time period between the first time and the second time is a determined time period.

Claim 50 (Previously Presented) The system of Claim 40, wherein each of the plurality of registrations are associated with a respective one of a plurality of user identifiers of the network user.

Claim 51 (Previously Presented) The system of Claim 50, wherein at least one of the plurality of registrations is associated with the network user registering with the payment service provider via a sponsor.